

REMARKS

The present Request for Continued Examination (RCE) and Amendment and Response is responsive to the final Office Action mailed May 30, 2007. By the present Amendment, Claims 34-37, 40-44, 47-50, 53-75 have been canceled and new Claims 76 - 109 have been added. Accordingly, Claims 76 - 109 remain pending. Applicants respectfully submit that support for the newly added claims can be found on at least in the specification, page 30, line 18 – page 31, line 34 and the accompanying figures. Applicants respectfully submit that no new matter has been added. Reconsideration and allowance of the application is respectfully requested.

Claim Rejections Under 35 U.S.C. § 103(a)

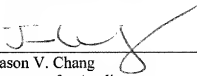
In the final Office Action, all of the claims were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,699,528 to Hogan (“Hogan”) in view of U.S. Patent No. 5,956,700 to Landry (“Landry”). Applicants respectfully submit that this rejection under 35 U.S.C. § 103(a) has been rendered moot by the cancellation of all previously pending claims.

Applicants respectfully submit that newly added Claims 76 - 109 are patentable over Hogan, Landry, or a combination thereof. In particular, with respect to independent Claims 76, 86, 96, and 103, neither Hogan nor Landry teach or suggest the feature of a service provider receiving a notification directive associated with a bill presentment option from a consumer, and based upon the received notification directive, either transmitting or not transmitting subsequent bills from a biller to the consumer. Accordingly, independent Claims 76, 86, 96, and 103 are allowable over Hogan, Landry, or a combination thereof. All of the dependent claims are likewise allowable as a matter of law as depending from an allowable base claim, notwithstanding their independent recitation of patentable features.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



Jason V. Chang
Attorney for Applicants
Registration No. 58,092

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SUTHERLAND ASBILL & BRENNAN, LLP
999 Peachtree Street, NE
Atlanta, GA 30309-3996
(404) 853-8214
(404) 853-8806 (fax)
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